

In the United States Patent and Trademark Office

Serial No.:	09/812,628	Docket No.:	17209-449
Filed:	03/20/2001	Conf.No.:	1331 Art Unit: 3684
Applicant(s):	David Lawrence	Examiner:	Liversedge, Jennifer L.
For:	Automated Account Risk Management		

Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

Further to the Non-Final Office Action dated November 2, 2009 (hereinafter "Office Action"), and in view of the following amendments and/or remarks, David Lawrence and/or Attorney(s) for applicant(s) (hereinafter "Applicant") request entry thereof and reconsideration of the above-referenced application.

Amendments to the Claims are reflected in the listing of claims begin on page 2.

Remarks begin on page 9 of this paper.

35 USC § 103 remarks begin on page 10 of this paper.